CLAIMS:

What is claimed is:

1. A device comprising:

connecting means for establishing a communication link with a second party;

selection means connected to receive a control message signal from said second party said signal including a plurality of selectable security protocols and in response thereto to select one of the plurality of security protocols; whereby

information transferred subsequently between the device and second party is protected using the selected security protocol.

2. A device according to claim 1 wherein said selection means further comprises:

analysis means which analyses the data contained in said control message signal and in response thereto selects the security protocol.

3. A device according to claim 1 further comprising:

calculating means for generating an EMV cryptogram from data held in at least one data field of the control message signal.

4. A device according to claim 3 further comprising cryptogram transmitting means provided to transmit the EMV cryptogram from the mobile station to initiate secure transfer of information from the device.

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5.   A device according to claim 1 further comprising:

means to provide a start payment signal from the device to the
second party which thereby initiates the control message signal from the
second party.

6.   A device according to claim 1 further comprising:

20   means for communicating, when said selected security protocol is
the SET standard, with a modified SET wallet server which is adapted to
receive an EMV cryptogram generated by the device and thereafter to
communicate with a SET
payment gateway via the second party according to the SET standard.

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7.   A device station according to claim 1 further comprising:

means for communicating, when said selected security protocol is
the EMV standard, with the second party directly via an EMV cryptogram
30   generated via the
device.

8.   A device according to claim 1 wherein the control message signal
comprises a series of data fields each containing data indicating a
35   predetermined parameter for the transaction.

9.   A device according to claim 1 wherein the control signal includes a data field which indicates whether the device can communicate directly with the second party or with the second party via a modified SET wallet.

10.   A device according to claim 1 further comprising:

internet browsing circuitry which enables a user of the device to access and browse the internet via the device.

11.   A device according to claim 10 wherein said connecting means enables a connection to be established between said device and a second party via the internet.

12.   A device according to claim 1 wherein said device comprises a mobile station.

13.   A device according to claim 1 wherein said second party comprises a merchant server associated with a merchant offering an item to be purchased.

14.   A device comprising:

connecting means for establishing a communication link with a second party;

selection means for selecting one of a plurality of security protocols and being connected to communicate said selection to said second party; and

calculating means for generating an EMV cryptogram for transmittal from said device; whereby

information transferred subsequently between the device and second party is protected using the selected security protocol.

15.   A device comprising:

connecting means for establishing a communication link with a second party;

selection means for selecting a SET security protocol and being connected to communicate said selection to said second party; and

calculating means for generating an EMV cryptogram for transmittal from said device; whereby

information transferred subsequently between the device and second party is protected using the SET security protocol.

16.   A device comprising:

connecting means for establishing a communication link with a second party;

selection means for selecting a EMV security protocol and being connected to communicate said selection to said second party; whereby

information transferred subsequently between the device and second party is protected using the EMV security protocol.